

## United States Bankruptcy Court

Southern District of New York

Case No. 12-12691-brl

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gioia F Calisi  
1871 Matthew Avenue  
Bronx, NY 10462

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-3676

Employer Tax-Identification No(s).(EIN)[if any]:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: September 25, 2012

Burton R. Lifland  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Pg 3 of 5**  
 United States Bankruptcy Court  
 Southern District of New York

In re:  
 Gioia F Calisi  
 Debtor

Case No. 12-12691-brl  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-1

User: mlopez  
 Form ID: bl8

Page 1 of 3  
 Total Noticed: 42

Date Rcvd: Sep 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2012.

db +Gioia F Calisi, 1871 Matthew Avenue, Bronx, NY 10462-3610  
 tr +Robert L. Geltzer, The Law Offices of Robert L. Geltzer, 1556 Third Avenue, Suite 505,  
 New York, NY 10128-3100  
 ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
 5889107 +AES/ NATIONAL COLLEGIATE, PO BOX 2641, HARRISBURG, PA 17105-2641  
 5889117 +CITIBANK, 1000 TECHNOLOGY DR, O FALLON, MO 63368-2239  
 5889123 +CITIBANK, PO BOX 769004, SAN ANTONIO, TX 78245-9004  
 5889125 +CITIBANK CHECKING PLUS, US SERVICE CENTER, PO BOX 790114, ST. LOUIS, MO 63179-0114  
 5889135 +HSBC BANK, PO BOX 5268, CAROL STREAM IL 60197-5268  
 5889139 MOBIL, PO BOX 103141, ROSWELL, GA 30076  
 5889140 +NISSAN MOTOR ACCEPTANCE CORP., PO BOX 660360, DALLAS, TX 75266-0360  
 5889144 +SHELL CREDIT CARD CNTR, PO BOX 689151, DES MOINES, IA 50368-9151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5889108 +EDI: AMEREXPR.COM Sep 25 2012 19:13:00 AMERICAN EXPRESS, CUSTOMER SERVICE, PO BOX 981535,  
 EL PASO, TX 79998-1535  
 5889109 +EDI: AMEREXPR.COM Sep 25 2012 19:13:00 AMERICAN EXPRESS, CUSTOMER SERVICE, PO BOX 981540,  
 EL PASO, TX 79998-1540  
 5889111 +EDI: BANKAMER.COM Sep 25 2012 19:13:00 BANK OF AMERICA, RETAIL LOAN SERVICES,  
 P.O. BOX 2759, JACKSONVILLE, FL 32203-2759  
 5889110 +EDI: BANKAMER.COM Sep 25 2012 19:13:00 BANK OF AMERICA, PO BOX 15026,  
 WILMINGTON, DE 19886-5026  
 5889112 +EDI: CAPITALONE.COM Sep 25 2012 19:13:00 CAPITAL ONE BANK, P.O. BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 5889113 +EDI: CAPITALONE.COM Sep 25 2012 19:13:00 CAPITAL ONE SERVICES, INC., 1957 WESTMORELAND ROAD,  
 RICHMOND, VA 23276-0001  
 5889115 +EDI: CHASE.COM Sep 25 2012 19:13:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
 5889114 +EDI: CHASE.COM Sep 25 2012 19:13:00 CHASE, 800 BROOKSEdge BLVD.,  
 WESTERVILLE, OH 43081-2822  
 5889116 +EDI: CAUT.COM Sep 25 2012 19:13:00 CHASE MANHATTAN BANK, 900 STEWART AVENUE,  
 GARDEN CITY, NY 11530-4891  
 5889118 +EDI: CITICORP.COM Sep 25 2012 19:13:00 CITIBANK, 701 E. 60TH STREET N.,  
 SIOUX FALLS, SD 57104-0493  
 5889121 +EDI: CITICORP.COM Sep 25 2012 19:13:00 CITIBANK, PO BOX 769006,  
 SAN ANTONIO, TX 78245-9006  
 5889120 +EDI: CITICORP.COM Sep 25 2012 19:13:00 CITIBANK, PO BOX 6500, SIOUX FALLS, SD 57117-6500  
 5889119 +EDI: CITICORP.COM Sep 25 2012 19:13:00 CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 5889122 +EDI: CITICORP.COM Sep 25 2012 19:13:00 CITIBANK, PO BOX 6248, SIOUX FALLS, SD 57117-6248  
 5889124 +EDI: CITICORP.COM Sep 25 2012 19:13:00 CITIBANK BANKRUPTCY, 7920 NW 110TH STREET,  
 KANSAS CITY, MO 64153-1270  
 5889126 EDI: DISCOVER.COM Sep 25 2012 19:13:00 DISCOVER CARD, PO BOX 30943,  
 SALT LAKE CITY, UT 84130  
 5889127 EDI: DISCOVER.COM Sep 25 2012 19:13:00 DISCOVER FINANCIAL SERV., ATTN: BANKRUPTCY DEPT.,  
 PO BOX 8003, HILLIARD, OH 43026  
 5889128 +EDI: CITICORP.COM Sep 25 2012 19:13:00 EXXONMOBILCITIBANK, PO BOX 6497,  
 SIOUX FALLS, SD 57117-6497  
 5889131 +EDI: RMSC.COM Sep 25 2012 19:13:00 GE MONEY BANK, PO BOX 981127, EL PASO, TX 79998-1127  
 5889129 EDI: RMSC.COM Sep 25 2012 19:13:00 GE MONEY BANK, BANKRUPTCY DEPT., PO BOX 10314,  
 ROSWELL, GA 30076  
 5889132 +EDI: RMSC.COM Sep 25 2012 19:13:00 GE MONEY BANK / GAP DC, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 5889133 +EDI: RMSC.COM Sep 25 2012 19:13:00 GECRB/ PC RICHARD, C/O PO BOX 965306,  
 ORLANDO, FL 32896-0001  
 5889134 +EDI: HFC.COM Sep 25 2012 19:13:00 HSBC, CARD SERVICES., PO BOX 81622,  
 SALINAS, CA 93912-1622  
 5889136 +EDI: HFC.COM Sep 25 2012 19:13:00 HSBC NEVADA, PO BOX 5253, CAROL STREAMS, IL 60197-5253  
 5889137 +EDI: CHASE.COM Sep 25 2012 19:13:00 JP MORGANCHASELEGAL, 1985 MARCUS AVENUE,  
 NEW HYDE PARK, NY 11042-2008  
 5889138 +EDI: TSYS2.COM Sep 25 2012 19:13:00 MACYS, 9111 DUKE BLVD., MASON, OH 45040-8999  
 5889141 +EDI: RMSC.COM Sep 25 2012 19:13:00 PC RICHARDS, GE MONEY BANK, PO BOX 981438,  
 EL PASO, TX 79998-1438  
 5889142 +EDI: SALMAESERVICING.COM Sep 25 2012 19:13:00 SALLIEMAE SERVICING, PO BOX 9500,  
 WILKES-BARRE, PA 18773-9500  
 5889143 +EDI: SEARS.COM Sep 25 2012 19:13:00 SEARS ROEBUCK & CO., PO BOX 6283,  
 SIOUX FALLS, SD 57117-6283  
 5889145 +EDI: CITICORP.COM Sep 25 2012 19:13:00 SHELL/CITIBANK SD, PO BOX 6497,  
 SIOUX FALLS, SD 57117-6497  
 5889146 +EDI: WFNNB.COM Sep 25 2012 19:13:00 WFNNB, BANKRUPTCY DEPARTMENT, PO BOX 182125,  
 COLUMBUS, OH 43218-2125

TOTAL: 31

District/off: 0208-1

User: mlopez  
Form ID: b18

Page 2 of 3  
Total Noticed: 42

Date Rcvd: Sep 25, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5889130\* GE MONEY BANK, BANKRUPTCY DEPT., PO BOX 10314, ROSWELL, GA 30076

TOTALS: 0, \* 1, ## 0

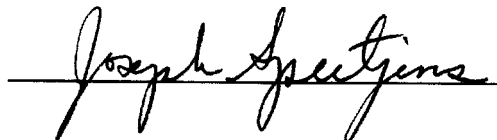
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0208-1

User: mlopez  
Form ID: b18

Page 3 of 3  
Total Noticed: 42

Date Rcvd: Sep 25, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2012 at the address(es) listed below:

David J. Babel on behalf of Debtor Gioia Calisi davidjbabel@babelslaw.com,  
ECF@babelslaw.com; jeannine@gochelaw.com; steve@babelslaw.com; nico@babelslaw.com; bkecf\_babel@bkexpress.info

Robert L. Geltzer rgeltzer@epitrustee.com,  
rgeltzerso@ecf.epiqsystems.com; mbruch@geltzerlaw.com; kborut@geltzerlaw.com

TOTAL: 2